Case 16-28229 Doc 74 Filed 04/23/20 Entered 04/23/20 23:49:16 Desc Imaged Certificate of Notice Page 1 of 4

Information	to identify the case:	
Debtor 1	Mary Elizabeth Bidochka	Social Security number or ITIN xxx-xx-0613
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States E	Bankruptcy Court Northern District of Illinois	
Case number:	16-28229	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mary Elizabeth Bidochka aka Mary Elizabeth Mayer

April 21, 2020

For the court: <u>Jeffrey P. Allsteadt, Clerk</u>

United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court Northern District of Illinois

In re:
Mary Elizabeth Bidochka
Debtor

Case No. 16-28229-JPC Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 23, 2020.
                           +Mary Elizabeth Bidochka, 214 Walnut St, Saint Charles, IL 60174-2836
+CCS / Cortrust Bank, 500 E. 60th St. N., Sioux Falls,SD 57104-0478
+Check N Go, 7243 W. 87th, Bridgeview,IL 60455-1821
db
24866979
24866980
                           +City of Chicago Bureau Parking,
24866970
                                                                                         Department of Revenue,
                                                                                                                                        PO Box 88292.
                              Chicago, IL 60680-1292
                           +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
+Credit Acceptance, Attn: Bankruptcy Dept., Po Box 513, Southfield, MI 48037-0513
+DS Services OF America INC, C/O Collection Bureau OF A, 25954 Eden Landing Rd,
24869485
24866966
24866962
                              Hayward, CA 94545-3816
                           Hayward, CA 94545-3816

+Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241

+Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002

+FED LOAN SERV, Attn: Bankruptcy Dept., Po Box 60610, Harrisburg, PA 17106-0610

+Fifth Third Bank, 161 N. Clark St., Chicago, IL 60601-3206

+Global Acceptance Credit Co., 5840 Interstate 20 W, #250, Arlington, TX 76017-1095

+InSolve Recovery LLC, Bankruptcy Department, 7144 E. Stetson Dr., Ste. 410,
24866969
24866968
24866964
24866983
24866996
24867002
                               Scottsdale, AZ 85251-3275
                           +Moraine Valley Community College, 9000 W. College Parkway,
24866987
                                                                                                                                              Palos Hills, IL 60465-2478
24867006
                            +RJM Acquisitions LLC,
                                                                        Bankruptcy Department, 575 Underhill Blvd Ste 224,
                              Syosset, NY 11791-3416
24867007
                            +Robert J. Semrad & Associates, Bankruptcy Department,
                                                                                                                                      20 S. Clark St., 28th floor,
                              Chicago, IL 60603-1811
                             SLM Financial Corp, 1110 USA Pkwy, Fishers, IN 460
Secretary of State, Attn: Safety & Financial Resp,
24866959
                                                                                                   Fishers, IN 46037
                           +Secretary of State,
                                                                                                                              2701 S. Dirksen Pkwy.,
24866972
                               Springfield,IL 62723-0002
                            +TCF Bank, 919 Estes Court,
24866990
                                                                                   Schaumburg, IL 60193-4427
24866967
                           +Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester,PA 19016-1000
25243950
                             U.S. Department of Education, c/o Fedloan Servicing,
                                                                                                                                   P.O. Box 69184,
                               Harrisburg, PA 17106-9184
24866991
                           +US Dep Ed,
                                                   PO Box 5609,
                                                                             Greenville, TX 75403-5609
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 24866994 +EDI: AAEO.COM Apr 22 2020 05:48:00 Aaron Rents Inc., 1015 Cobb Place Blvd.,
                           Kennesaw,GA 30144-3672
+E-mail/Text: bankruptcy@rentacenter.com Apr 22 2020 02:17:41
24866975
                                                                                                                                                   Acceptance NOW,
                               5501 Headquarters Dr., Plano,TX 75024-5837
24867005
                           +EDI: AIS.COM Apr 22 2020 05:48:00
                                                                                                 American Infosource, PO Box 268941,
                               Oklahoma City, OK 73126-8941
                           +EDI: AIS.COM Apr 22 2020 05:48:00
24866995
                                                                                                 American Infosource,
                                                                                                                                            PO Box 248872,
                               Oklahoma City, OK 73124-8872
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                                                                                                                                            PO Box 269093,
                              Oklahoma City, OK 73126-9093
                           +EDI: PHINHARRIS Apr 22 2020 05:48:00
24866971
                                                                                                      Arnold Scott Harris PC, Bankruptcy Dept.,
                           111 W Jackson Blvd Ste 600, Chicago, IL 60604-3517
+EDI: HFC.COM Apr 22 2020 05:48:00 Best Buy/HSBC,
90 Christiana Rd., New Castle, DE 19720-3118
24866976
                                                                                                                                Bankruptcy Department,
                           +E-mail/Text: bk@blittandgaines.com Apr 22 2020 02:16:02
24866974
                                                                                                                                          Blitt and Gaines, PC,
                           Bankruptcy Dept., 661 Glenn Ave., Wheeling, IL 60090-6017
E-mail/Text: bankruptcy@cavps.com Apr 22 2020 02:16:53 Cavalry Portfolio Servi Bankruptcy Dept., 7 Skyline Dr., 3rd floor, Hawthorne, NY 10532
+EDI: CAPITALONE.COM Apr 22 2020 05:48:00 Capital One, Bankruptcy Department,
24866985
                                                                                                                                      Cavalry Portfolio Services,
24866978
                           PO Box 30285, Salt Lake City,UT 84130-0285
+EDI: CAPONEAUTO.COM Apr 22 2020 05:48:00
24866973
                                                                                                              Capital One Auto Finance, Bankruptcy Department,
                           7933 Preston Rd., Plano,TX 75024-2302
+EDI: AISACG.COM Apr 22 2020 05:48:00
                                                                                                     Capital One Auto Finance
24934542
                               c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
24949892
                           +EDI: AIS.COM Apr 22 2020 05:48:00
                                                                                                 Capital One Auto Finance c/o AIS,
                               Portfolio Services, LP f/k/a AIS Data, Services d/b/a/ Ascension Capital Group,
                               4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
                            +E-mail/Text: bankruptcy@cavps.com Apr 22 2020 02:16:53 Cavalry Portfolio Services,
24866977
                           Bankruptcy Dept., 500 Summit Lake Dr Ste 400, Valhalla,NY 10595-2321 +E-mail/Text: bankruptcy@cavps.com Apr 22 2020 02:16:53 Cavalry SPV I,
24876212
                                                                                                                                       Cavalry SPV I, LLC,
                           500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

+EDI: PHINHARRIS Apr 22 2020 05:48:00 City Of Chicago Department of Finance, c/o Arnold Scott Harris P.C., 111 W. Jackson Blvd Ste. 600, Chicago, IL 60604-3517

+E-mail/Text: comedbankruptcygroup@exeloncorp.com Apr 22 2020 02:17:18 Commonwealth In System Credit/PV Dont 2 Lincoln Conton Ath Electric Pv. Conton Apr 22 2020 02:17:18 Commonwealth In System Credit/PV Dont 2 Lincoln Conton Ath Electric Pv. Conton Apr 22 2020 02:17:18 Commonwealth In System Credit/PV Dont 2 Lincoln Conton Ath Electric Pv. Conton Apr 20 2020 02:17:18 Commonwealth In System Credit/PV Dont 2 Lincoln Conton Ath Electric Pv. Conton Apr 20 2020 02:17:18 Commonwealth In System Credit/PV Dont 2 Lincoln Conton Ath Electric Pv. Conton Apr 20 2020 02:17:18 Commonwealth In System Credit/PV Dont 2 Lincoln Conton Apr 20 2020 02:17:18 Commonwealth In Conton Apr 20 2020 02
25152593
24866981
                                                                                                                                                                    Commonwealth Edison,
                               Attn: System Credit/BK Dept, 3 Lincoln Center 4th Floor, Oakbrook Terrace, IL 60181-4204
                           +E-mail/Text: ebnnotifications@creditacceptance.com Apr 22 2020 02:15:33
24869485
                                                                                                                                                                      Credit Acceptance,
                               25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
                           +E-mail/Text: ebnnotifications@creditacceptance.com Apr 22 2020 02:15:33
24866966
                                                                                                                                                                      Credit Acceptance,
                              Attn: Bankruptcy Dept., Po Box 513, Southfield, MI 48037-0513
                           +E-mail/PDF: creditonebknotifications@resurgent.com Apr 22 2020 02:27:28
24866982
                                                                                                                                                                       Credit One Bank.
                              PO Box 98873, Las Vegas, NV 89193-8873
24866961
                           +EDI: AMINFOFP.COM Apr 22 2020 05:48:00
                                                                                                           First Premier BANK, Attn: Bankruptcy Dept.,
                               601 S Minnesota Ave, Sioux Falls, SD 57104-4868
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Total Noticed: 58

Date Rcvd: Apr 21, 2020

Notice by	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued	
24866984	+EDI: HFC.COM Apr 22 2020 05:48:00 HSBC, Bankruptcy Department, PO Box 5253, Carol Stream, IL 60197-5253
24866998	EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Jefferson Capital Systems, PO Box 7999, Saint Cloud,MN 56302
24866997	EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Jefferson Capital Systems LLC, Bankruptcy Dept., PO Box 7999, Saint Cloud,MN 56302
25212936	EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Jefferson Capital Systems LLC,
	Purchased From Global Acceptance Credit, Po Box 7999, Saint Cloud Mn 56302-9617, Orig By: Corinthian Colleges Inc.
25211236	EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Jefferson Capital Systems LLC, Purchased From Verizon Wireless, Po Box 7999, Saint Cloud Mn 56302-9617, Orig By: Verizon Wireless
24867000	EDI: JPMORGANCHASE Apr 22 2020 05:48:00 Chase Bank, Bankruptcy Department, PO Box 15298, Wilmington, DE 19850
24866999	+E-mail/PDF: resurgentbknotifications@resurgent.com Apr 22 2020 02:27:35 LVNV Funding LLC, PO Box 10584, Greenville,SC 29603-0584
24866986	+EDI: TCISOLUTIONS.COM Apr 22 2020 05:48:00 Mid American Bank & Trust, 5109 S. Broadband Ln., Sioux Falls,SD 57108-2208
24867004	+EDI: MID8.COM Apr 22 2020 05:48:00 Midland Funding, LLC, Bankruptcy Department, 8875 Aero Drive, # 200, San Diego, CA 92123-2255
24866957	+EDI: NAVIENTFKASMSERV.COM Apr 22 2020 05:48:00 Navient, Attn: Bankruptcy Dept.,
25089392	123 S Justison St. Ste 3, Wilmington, DE 19801-5363 EDI: NAVIENTFKASMSERV.COM Apr 22 2020 05:48:00 Navient CFC, c/o Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
25210846	+EDI: JEFFERSONCAP.COM Apr 22 2020 05:48:00 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617, Orig By: Premier Bankcard Mc 56302-7999
24866988	E-mail/Text: bmg.bankruptcy@centurylink.com Apr 22 2020 02:16:43 Sprint, PO Box 6419, Carol Stream,IL 60197
24866989	EDI: AISTMBL.COM Apr 22 2020 05:48:00
24867001	EDI: USBANKARS.COM Apr 22 2020 05:48:00 US Bank NA, Bankruptcy/Recovery Dept., PO Box 5229, Cincinnati,OH 45201
24866992	+EDI: VERIZONCOMB.COM Apr 22 2020 05:48:00 Verizon, 500 Technology Dr Ste 550, Cottleville,MO 63304-2225
24866993	+EDI: VERIZONCOMB.COM Apr 22 2020 05:48:00 Verizon Wireless, Bankruptcy Dept., 1 Verizon Pl., Alpharetta,GA 30004-8510
	TOTAL: 38
	***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
24866963*	+DS Services OF America INC, C/O Collection Bureau OF A, 25954 Eden Landing Rd, Hayward,CA 94545-3816
24866965*	+FED LOAN SERV, Attn: Bankruptcy Dept., Po Box 60610, Harrisburg,PA 17106-0610
24931021*	+Moraine Valley Community College, 9000 W College Parkway, Palos Hills, IL 60465-2478
24866958*	+Navient, Attn: Bankruptcy Dept., 123 S Justison St. Ste 3, Wilmington,DE 19801-5363
24866960*	+Navient, Attn: Bankruptcy Dept., 123 S Justison St. Ste 3, Wilmington,DE 19801-5363 TOTALS: 0, * 5, ## 0
Addresses	marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: admin Form ID: 318

District/off: 0752-1

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2020 at the address(es) listed below:

Christopher M Dyer on behalf of Debtor 1 Mary Elizabeth Bidochka ndil@geracilaw.com
David Kosk on behalf of Debtor 1 Mary Elizabeth Bidochka ndil@geracilaw.com
Kyle T Dallmann on behalf of Debtor 1 Mary Elizabeth Bidochka ndil@geracilaw.com
Michael L Sherman on behalf of Creditor CREDIT ACCEPTANCE CORPORATION shermlawl@aol.com
N. Neville Reid nreid@foxswibel.com, nreid@ecf.axosfs.com;bkdocket@foxswibel.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov